Certificate Number: 15111-PAE-DE-038152584

Bankruptcy Case Number: 20-14225



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 2, 2024</u>, at <u>2:30</u> o'clock <u>PM EST</u>, <u>Kris Jozef Matura</u> completed a course on personal financial management given <u>by internet</u> by <u>BE Adviser, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: February 2, 2024 By: /s/Fatima Zahra for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education